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Provided that if the saidIsalah N. Loy. and Mary. P. Loy., his wifa,
shall pay at maturity the promissory note given for said indebtedness ofF.CUT
Hundred (\$400.00)dollars of even date herewith by said Isaleh N. Loy.
and Mary P. Loy, his wife, mortgagors herein, payable six months after date and
made payable to the said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, or order, and all
renewals thereof, with all interest due thereon, and comply with all the covenants in this mortgage, then
this mortgage shall be void, otherwise to be in full force and effect.
And the said mortgagors hereby covenant: Thatthey.areseized of 'the land hereby
conveyed; thatthey.havethe right to convey said land and will warrant generally the
same; thattheywill not suffer or permit any strip or waste of the mortgaged premises and will keep
all buildings and improvements in good repair; andtheyalso hereby covenant that .they
will pay the aforesaid mortgage debt and interest thereon when the same is due and payable, as herein
above set forth and according to the tenor of said note; and will keep the buildings and improvements on
the said ground fully insured from loss by fire, pay the premiums of insurance and assign the policy to the
said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, and will pay all taxes on the real es-
tate hereby conveyed; and do further covenant that shouldtheyfail in paying the said taxes and
insurance premiums and said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, should pay
the same, then the amount of the taxes so paid and the amount of the premiums so paid, with interest thereon,
shall be a lien on the mortgaged property, as though included in the first instance in the mortgage itself.
Provided that if default shall be made by the saidIsalah. N. Loy. and Mary. P. Loy
his wife, in the payment of the said promissory note at maturity, or any renewal there-
of, when due, or of any interest thereon when due, or if default shall be made in the performance of any of
the covenants in this mortgage, then it shall be lawful for Hammond Clary
Cashier of said Bank, or any assignee of this mortgage, to enter and possess and sell the said mortgaged
premises at the Court-House Door, Frederick City, - Frederick
County, Maryland, at public auction for cash, after giving at least three weeks' public notice of the time
place, manner and terms of sale in some newspaper published in said County at least once a week for three
successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses
attending said sale, including Court costs, the usual chancery commissions, all counsel fees of the mort-
gagee or assignee or party making the sale and then to the payment of the said promissory note, with any
interest due thereon, or any renewal thereof with the interest due thereon, so that all monies owing under this
mortgage shall be paid, and to pay the amount of the taxes and insurance premiums paid by the mortgage
or assignee with interest thereon from the time paid, and to pay the surplus to the said mortgagors, and in
case payment should be made after advertisement under said power, then accrued expenses, counsel fees
and only half commissions shall be paid by the said mortgagors.
Witness our hands and seals.
Test:
Arthy A Doll Mory P Looy (SEAL)
SEALI)